

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION

In re:
IN RE: § Case No. 19-23168-CMB
LUBISH, JANET L. § Chapter 7
Debtor(s) §
§
ROBERT H. SLONE, TRUSTEE §
§
VS. §
§
NO RESPONDENTS §
§
§

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Robert H. Slone, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$6,520.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$20,400.00</u>
Total Distributions to Claimants: <u>\$142,240.65</u>	Claims Discharged Without Payment: <u>\$17,121.56</u>
Total Expenses of Administration: <u>\$17,524.35</u>	

3) Total gross receipts of \$159,765.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$159,765.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$84,281.08	\$83,404.23	\$106,976.91	\$106,976.91
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$17,524.35	\$17,524.35	\$17,524.35
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$18,000.00	\$5,458.29	\$5,458.29	\$5,458.29
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$16,750.00	\$30,177.01	\$30,177.01	\$29,805.45
TOTAL DISBURSEMENTS	\$119,031.08	\$136,563.88	\$160,136.56	\$159,765.00

4) This case was originally filed under chapter 7 on 08/13/2019, and it was converted to chapter 7 on 11/10/2021. The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/04/2023

By: /s/ Robert H. Slone
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
1579 McClellandtown Road, McClellandtown, PA 15458-0000, Fayette County	1110-000	\$150,000.00
Approximate balance owed to Debtor by TWPlus, LLC pursuant to mortgage on commercial property @ 2018 McClellandtown Road	1121-000	\$9,765.00
TOTAL GROSS RECEIPTS		\$159,765.00
¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Fayette County Tax Claim Bureau	4800-000	NA	\$6,754.08	\$16,275.44	\$16,275.44
6	PNC Bank, National Association	4110-000	\$54,802.00	\$55,137.56	\$64,975.77	\$64,975.77
7	Trinity Financial Services, LLC	4110-000	NA	\$21,512.59	\$25,725.70	\$25,725.70
N/F	Fayette County Tax Claim Bureau	4110-000	\$2,725.00	NA	NA	NA
N/F	Fayette County Tax Claim Bureau	4110-000	\$6,754.08	NA	NA	NA
N/F	US Mortgage Resolution, LLC	4110-000	\$20,000.00	NA	NA	NA
TOTAL SECURED			\$84,281.08	\$83,404.23	\$106,976.91	\$106,976.91

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Robert H. Slone	2100-000	NA	\$6,600.07	\$6,600.07	\$6,600.07
Trustee, Expenses - Robert H. Slone	2200-000	NA	\$399.93	\$399.93	\$399.93
Charges, U.S. Bankruptcy Court	2700-000	NA	\$188.00	\$188.00	\$188.00
Costs re Sale of Property (closing costs, etc.) - Metro Settlement Services, Inc.	2500-000	NA	-\$53.20	-\$53.20	-\$53.20
Costs re Sale of Property (closing costs, etc.) - Metro Settlement Services, Inc.	2500-000	NA	\$1,348.21	\$1,348.21	\$1,348.21
Bank Service Fees - Metropolitan Commercial Bank	2600-000	NA	\$237.20	\$237.20	\$237.20
Other State or Local Taxes (post-petition) - Metro Settlement Services, Inc.	2820-000	NA	\$1,304.14	\$1,304.14	\$1,304.14
Realtor for Trustee Fees - Metro Settlement Services, Inc.	3510-000	NA	\$7,500.00	\$7,500.00	\$7,500.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$17,524.35	\$17,524.35	\$17,524.35

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2P	Internal Revenue Service	5800-000	\$18,000.00	\$5,458.29	\$5,458.29	\$5,458.29
TOTAL PRIORITY UNSECURED CLAIMS			\$18,000.00	\$5,458.29	\$5,458.29	\$5,458.29

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2U	Internal Revenue Service	7100-000	NA	\$9,751.35	\$9,751.35	\$9,751.35
2U2	INTERNAL REVENUE SERVICE	7300-000	NA	\$4,094.42	\$4,094.42	\$3,722.86
3	UPMC Physician Services	7100-000	NA	\$270.61	\$270.61	\$270.61
4	Verizon	7100-000	NA	\$52.56	\$52.56	\$52.56
5	PNC Bank NA	7100-000	NA	\$16,008.07	\$16,008.07	\$16,008.07
N/F	Atlantic Broadband	7100-000	\$1,000.00	NA	NA	NA
N/F	Wells Fargo Card Services	7100-000	\$15,750.00	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$16,750.00	\$30,177.01	\$30,177.01	\$29,805.45

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit 8

Page: 1

Case No.: 19-23168-CMB

Case Name: LUBISH, JANET L.

Trustee Name: (580040) Robert H. Slone

Date Filed (f) or Converted (c): 11/10/2021 (c)

§ 341(a) Meeting Date: 12/13/2021

For Period Ending: 01/04/2023

Claims Bar Date: 01/19/2022

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1579 McClellandtown Road, McClellandtown, PA 15458-0000, Fayette County	180,000.00	0.00		150,000.00	FA
2 2003 BMW 325, 157,192 miles	3,500.00	0.00		0.00	FA
3 2 furnished bedrooms, living room, family room, dining room/kitchen combined, appliances, all of minimal value, with no one item exceeding the limit. Location: 1579 McClellandtown Road, McClellandtown PA 15458	2,500.00	0.00		0.00	FA
4 Electronics: 2 TVs (one does not work) Location: 1579 McClellandtown Road, McClellandtown PA 15458	200.00	0.00		0.00	FA
5 Clothing, of minimal value Location: 1579 McClellandtown Road, McClellandtown PA 15458	100.00	0.00		0.00	FA
6 Miscellaneous costume jewelry Location: 1579 McClellandtown Road, McClellandtown PA 15458	200.00	0.00		0.00	FA
7 Cash	20.00	0.00		0.00	FA
8 Checking account: Community Bank	0.00	0.00		0.00	FA
9 Approximate balance owed to Debtor by TWPlus, LLC pursuant to mortgage on commercial property @ 2018 McClellandtown Road, Masontown, PA.	50,000.00	0.00		9,765.00	FA
10 Cash value of whole life policy through American Life. Loan exceeds value.: Children	0.00	0.00		0.00	FA
11* Remaining proceeds from Asset No. 9 (See Footnote)	0.00	9,765.00	OA	0.00	FA
11 Assets Totals (Excluding unknown values)	\$236,520.00	\$9,765.00		\$159,765.00	\$0.00

RE PROP# 11 Balance owed to Debtor by TWPlus, LLC per Order @Doc. 127

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR):

Current Projected Date Of Final Report (TFR): 08/04/2022 (Actual)

Form 1

**Individual Estate Property Record and Report
Asset Cases**

Exhibit 8

Page: 2

Case No.: 19-23168-CMB

Case Name: LUBISH, JANET L.

For Period Ending: 01/04/2023

Trustee Name: (580040) Robert H. Slone

Date Filed (f) or Converted (c): 11/10/2021 (c)

§ 341(a) Meeting Date: 12/13/2021

Claims Bar Date: 01/19/2022

01/04/2023

Date

/s/Robert H. Slone

Robert H. Slone

Form 2

Exhibit 9

Page: 1

Cash Receipts And Disbursements Record

Case No.: 19-23168-CMB
Case Name: LUBISH, JANET L.
Taxpayer ID #: **-***4208
For Period Ending: 01/04/2023

Trustee Name: Robert H. Slone (580040)
Bank Name: Metropolitan Commercial Bank
Account #: 3910417221 Checking
Blanket Bond (per case limit): \$8,856,594.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
02/24/22	{9}	TW Plus, LLC	Payment on balance owed to debtor per mortgage on commercial property @2018 McClellandtown Rd.	1121-000	800.00		800.00
02/28/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	795.00
03/11/22	{9}	TW Plus, Inc.	Payment on balance owed to debtor per mortgage on commercial property @2018 McClellandtown Rd.	1121-000	800.00		1,595.00
03/31/22		Metro Settlement Services, Inc.	Proceeds from sale of 1579 McClellandtown Road		32,870.74		34,465.74
	{1}		Contract Sales Price \$150,000.00	1110-000			
			School Taxes 3/29/22 - 06/30/22 \$460.91	2820-000			
			Real Estate Commission to Realty One - Paid per Order @ Doc #103. -\$7,500.00	3510-000			
		Trinity Financial Services, LLC	Trinity Financial payoff per Court Order @ Doc #103 -\$25,725.70	4110-000			
		PNC Bank, National Association	PNC Bank payoff per Court Order @ Doc #103. -\$64,975.77	4110-000			
			County Taxes 1/1/22-3/29/22 -\$203.10	2820-000			
			Township Taxes 01/1/22-3/29/22 -\$61.95	2820-000			
			Deed Preparation, Tax Lien Letter, Refuse fees, Sewage Due, Water Service Due -\$1,348.21	2500-000			
			State Tax -\$1,500.00	2820-000			
		Fayette County Tax Claim Bureau	Delinquent Taxes thru 12/21 to Tax Claim Bureau - Paid per Order @ Doc #103. -\$16,275.44	4800-000			
03/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	34,460.74
04/20/22		Metro Settlement Services, Inc.	Refund of sewage overpayment (related to sale of R.E.)	2500-000		-53.20	34,513.94
04/29/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		53.41	34,460.53
05/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		53.38	34,407.15
06/30/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		60.66	34,346.49

Page Subtotals: \$34,470.74 \$124.25

Form 2

Exhibit 9

Page: 2

Cash Receipts And Disbursements Record

Case No.: 19-23168-CMB

Trustee Name: Robert H. Slone (580040)

Case Name: LUBISH, JANET L.

Bank Name: Metropolitan Commercial Bank

Taxpayer ID #: **-***4208

Account #: 3910417221 Checking

For Period Ending: 01/04/2023

Blanket Bond (per case limit): \$8,856,594.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
07/14/22	{9}	Zebley, Mehalov & White PC	Debtor's payment to TTE for TWPlus note per settlement approved by Court Order @ Doc. 127	1121-000	8,165.00		42,511.49
07/29/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		59.75	42,451.74
12/14/22	101	Clerk, U.S. Bankruptcy Court	JANET L. LUBISH 19-23168 Distribution payment - Dividend paid at 100.00% of \$188.00; Claim # C FEE; Filed: \$188.00	2700-000		188.00	42,263.74
12/14/22	102	Robert H. Slone	JANET L. LUBISH 19-23168 Distribution payment - Dividend paid at 100.00% of \$6,600.07; Claim # FEE; Filed: \$11,261.30	2100-000		6,600.07	35,663.67
12/14/22	103	Robert H. Slone	JANET L. LUBISH 19-23168 Distribution payment - Dividend paid at 100.00% of \$399.93; Claim # TE; Filed: \$399.93	2200-000		399.93	35,263.74
12/14/22	104	Internal Revenue Service	JANET L. LUBISH 19-23168 Distribution payment - Dividend paid at 100.00% of \$5,458.29; Claim # 2P; Filed: \$5,458.29	5800-000		5,458.29	29,805.45
12/14/22	105	Internal Revenue Service	JANET L. LUBISH 19-23168 Distribution payment - Dividend paid at 100.00% of \$9,751.35; Claim # 2U; Filed: \$9,751.35	7100-000		9,751.35	20,054.10
12/14/22	106	UPMC Physician Services	JANET L. LUBISH 19-23168 Distribution payment - Dividend paid at 100.00% of \$270.61; Claim # 3; Filed: \$270.61	7100-000		270.61	19,783.49
12/14/22	107	Verizon	JANET L. LUBISH 19-23168 Distribution payment - Dividend paid at 100.00% of \$52.56; Claim # 4; Filed: \$52.56	7100-000		52.56	19,730.93
12/14/22	108	PNC Bank NA	JANET L. LUBISH 19-23168 Distribution payment - Dividend paid at 100.00% of \$16,008.07; Claim # 5; Filed: \$16,008.07	7100-000		16,008.07	3,722.86
12/14/22	109	INTERNAL REVENUE SERVICE	JANET L. LUBISH 19-23168 Distribution payment - Dividend paid at 90.93% of \$4,094.42; Claim # 2U2; Filed: \$4,094.42	7300-000		3,722.86	0.00

COLUMN TOTALS

42,635.74

42,635.74

\$0.00

Less: Bank Transfers/CDs

0.00

0.00

Subtotal

42,635.74

42,635.74

Less: Payments to Debtors

0.00

NET Receipts / Disbursements

\$42,635.74

\$42,635.74

Form 2

Exhibit 9
Page: 3

Cash Receipts And Disbursements Record

Case No.: 19-23168-CMB **Trustee Name:** Robert H. Slone (580040)
Case Name: LUBISH, JANET L. **Bank Name:** Metropolitan Commercial Bank
Taxpayer ID #: **_***4208 **Account #:** 3910417221 Checking
For Period Ending: 01/04/2023 **Blanket Bond (per case limit):** \$8,856,594.00
Separate Bond (if applicable): N/A

Net Receipts:	\$42,635.74
Plus Gross Adjustments:	\$117,129.26
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$159,765.00

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
3910417221 Checking	\$42,635.74	\$42,635.74	\$0.00
	\$42,635.74	\$42,635.74	\$0.00

01/04/2023

Date

/s/Robert H. Slone

Robert H. Slone